

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 06/44702

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8)-G06Q 40/00 (2007.01)

USPC -705/38

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
USPC -705/38Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC -705/38, 705/1, 35, 37; 705/1, 90

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Electronic Databases Searched: Google Patents, Public West
Search Terms Used: credit, credit rating, allocate, account, risk, protect, market, trade, transaction, purchase, exchange, buy, sell, customer.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|-----------|--|-----------------------|
| X | US 6,858,393 B1 (BASCH et al.) 02 December 2003 (02.12.2003), entire document especially col 8, in 36-col 15, in 25 and claim 1, 5-7, 11, 12, 15, 19 | 1-26 |

 Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "B" earlier application or patent but published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reasons (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principles or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"g" document member of the same patent family

Date of the actual completion of the international search

24 June 2007 (24.06.2007)

Date of mailing of the international search report

17 AUG 2007

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